

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Darlene A. Montroy
Debtor(s)

Case No. 15-10072-TPA
Chapter: 13

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**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

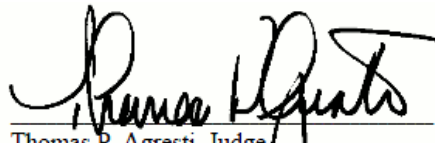
AND NOW, this *The 2nd of October, 2018*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.


Thomas P. Agresti, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Darlene A. Montroy
 Debtor

Case No. 15-10072-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
 Form ID: 309

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db #+Darlene A. Montroy, 2905 Holland Street, Erie, PA 16504-1043
 cr American InfoSource LP as agent for Spot Loan fka, PO Box 248838,
 Oklahoma City, OK 73124-8838
 13984019 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Place, BSP13A,
 Baltimore, MD 21202)
 14014893 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 13984017 +Citifinancial, 605 Munn Road, C/S Care Dept., Fort Mill, SC 29715-8421
 13984018 +Citifinancial, 280 Commons Drive, Du Bois, PA 15801-3808
 13984020 +Citifinancial, 2962 East State Street, Hermitage, PA 16148-2757
 13984023 +Enhanced Acquisitions, LLC, 3840 East Robinson Road, Suite 353, Buffalo, NY 14228-2001
 13984024 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Management, 1130 Northchase Park, Suite 150,
 Marietta, GA 30067)
 13984029 +Phelan Hallinan Schmieg, 555 Grant Street, Suite 360, Pittsburgh, PA 15219-4411
 13984031 +Phelan, Hallinan LLP, One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard,
 Suite 1400, Philadelphia, PA 19103-1814
 13984032 +Royal Resorts Vacations, c/o Trading Places International, PO Box 30417,
 Los Angeles, CA 90030-0417
 13984038 +Time-Warner Cable, One Time Warner Center, New York, NY 10019-6010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 03 2018 02:34:45
 BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, FL 33146-1837
 cr +EDI: PRA.COM Oct 03 2018 06:13:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 13984016 +EDI: ALLIANCEONE.COM Oct 03 2018 06:13:00 Alliance One Receivables, 4850 Street Road,
 Suite 300, Feasterville Trevose, PA 19053-6643
 13987898 EDI: AIS.COM Oct 03 2018 06:13:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13986156 EDI: AIS.COM Oct 03 2018 06:13:00 American InfoSource LP as agent for, Spot Loan,
 PO Box 248838, Oklahoma City, OK 73124-8838
 14404894 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 03 2018 02:34:45
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 13984021 +E-mail/Text: bankruptcy@diamondresorts.com Oct 03 2018 02:33:48 Diamond Resorts,
 10600 West Charleston Boulevard, Las Vegas, NV 89135-1260
 13984022 +EDI: DCI.COM Oct 03 2018 06:13:00 Diversified Consultants, PO Box 551268,
 Jacksonville, FL 32255-1268
 13984025 +E-mail/Text: collections@greentrustcash.com Oct 03 2018 02:34:53 Green Trust Cash, LLC,
 PO Box 340, Hays, MT 59527-0340
 13984026 +E-mail/Text: bankruptcy@affglo.com Oct 03 2018 02:34:21 Leading Edge Recovery Solutions,
 5440 North Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
 13984027 +EDI: AGFINANCE.COM Oct 03 2018 06:13:00 OneMain Financial, 6801 Colwell Boulevard,
 C/S Care Dept., Irving, TX 75039-3198
 13984028 +EDI: AGFINANCE.COM Oct 03 2018 06:13:00 OneMain Financial, 300 Saint Paul Place, BSP13A,
 Baltimore, MD 21202-2120
 14423304 EDI: PRA.COM Oct 03 2018 06:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13984030 +E-mail/Text: nod.referrals@fedphe.com Oct 03 2018 02:33:39 Phelan, Hallinan & Schmieg,
 One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400,
 Philadelphia, PA 19103-1814
 14004167 EDI: AGFINANCE.COM Oct 03 2018 06:13:00 Springleaf Financial Services, PO Box 3251,
 Evansville, IN 47731
 13984035 EDI: AGFINANCE.COM Oct 03 2018 06:13:00 Springleaf Formerly American General,
 Evansville Account Re, 600 North Royal Avenue, Evansville, IN 47715
 13984034 EDI: AGFINANCE.COM Oct 03 2018 06:13:00 Springleaf Formerly American General,
 Millcreek Square Shopping, 17 Millcreek Square, Erie, PA 16565
 13984033 +EDI: BLUECHIP.COM Oct 03 2018 06:13:00 Spotloan, PO Box 927, Palatine, IL 60078-0927
 13984037 EDI: AISTMBL.COM Oct 03 2018 06:13:00 T-Mobile, 12920 SE 38th Street,
 Bellevue, WA 98006
 13984036 EDI: AISTMBL.COM Oct 03 2018 06:13:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274
 13984040 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Oct 03 2018 02:34:44 Time-Warner Cable,
 3627 Zimmerman Road, Erie, PA 16510-2642
 13984039 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Oct 03 2018 02:34:44 Time-Warner Cable,
 PO Box 0901, Carol Stream, IL 60132-0901
 13984041 +E-mail/Text: EBankruptcy@UCFS.NET Oct 03 2018 02:35:15 United Consumer Financial Services,
 865 Bassett Road, Westlake, OH 44145-1194

TOTAL: 23

District/off: 0315-1

User: jmar
Form ID: 309

Page 2 of 2
Total Noticed: 36

Date Rcvd: Oct 02, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bayview Loan Servicing, LLC, a Delaware Limited Li
cr CitiFinancial Servicing LLC

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Daniel P. Foster on behalf of Debtor Darlene A. Montroy dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Joseph B. Aguglia, Jr. on behalf of Debtor Darlene A. Montroy jaguglia@verizon.net,
googz21@hotmail.com
Matthew Christian Waldt on behalf of Creditor CitiFinancial Servicing LLC
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Raymond M Kempinski on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ronald E. Cook on behalf of Debtor Darlene A. Montroy ronald@mrdebtbuster.com,
clarissa@mrdebtbuster.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9